

Notice of Allowability

Application No.

09/820,979

Examiner

Dan Kesack

Applicant(s)

TAMURA, TOMOHIKO

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Remarks filed June 18, 2007.
2. ☒ The allowed claim(s) is/are 1-29.
3. ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☒ All b) ☐ Some* c) ☐ None of the:
 1. ☒ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. ☐ Notice of Informal Patent Application.
6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Mel R. Quintos on September 14, 2007. The application has been amended as follows:

Claim 1 (currently amended): A method of managing electronic money, which is defined as an electronic alternative to currency, stored in a single storage section of a medium comprising the steps of:

(a) setting an amount of electronic money (~~hereinafter called "amount"~~) payable only for a particular purpose as a minimum balance in said medium;

(b) discriminating whether or not a payment from the single storage section is for said particular purpose, when making the payment;

(c) discriminating whether or not a total balance of electronic money (~~hereinafter called "total balance"~~) remaining in the single storage section after the payment is smaller than said minimum balance;

(d) allowing the payment within a range of ~~[[the]]~~ said total balance in the single storage section if the result of discriminating in said step (b) is positive; and

(e) prohibiting the payment from the single storage section if the result of said discriminating is negative in step (b) and if the result of said discriminating is positive in step (c).

Claim 8 (currently amended): An electronic money managing system comprising:

a medium having a single storage section for storing electronic money, which is defined as an electronic alternative to a currency;

charging means for making charging by notifying said medium of payment purpose information along with an amount to be paid, said charging means being disposed independently of said medium and is adapted to be communicably connected with said medium;

payment means for making a payment from the single storage section in response to said charging by said charging means;

minimum balance setting means for setting an amount of electronic money (~~hereinafter called "amount"~~) payable only for a particular purpose as a minimum balance in said medium;

purpose judgment means for discriminating whether or not the payment from the single storage section is for said particular purpose, based on said payment purpose information received from said charging means, when said payment means makes the payment;

balance judgment means for discriminating whether or not a total balance of electronic money (~~hereinafter called "total balance"~~) remaining in the single storage section medium after the payment is smaller than said minimum balance; and

control means for controlling said payment means to prohibit the payment from the single storage section if the result of the discrimination by said purpose judgment means is negative and if the result of the discrimination by said balance judgment means is positive, and to allow the payment within the range of ~~[[the]]~~ said total balance in the single storage section medium if the result of the discriminating in said purpose judgment means is positive.

Claim 16 (currently amended): A medium for ~~managing/holding~~ managing electronic money, which is defined as an electronic alternative to a currency, said medium in which in electronic money managing program for instructing a computer to execute a function of managing electronic money is recorded, and being adapted to be communicably connected with charging means for making charging by notifying said medium of payment purpose information along with an amount to be paid, the charging means being disposed independently of said medium, said medium comprising:

- a single storage section for storing electronic money;

- a payment section for making a payment from the single storage section in response to the charging by the charging means;

- a minimum balance setting section for setting an amount payable only for a particular purpose as a minimum balance in said medium;

a purpose judgment section for discriminating whether or not the payment from the single storage section is for the particular purpose, based on said payment purpose information received from the charging means, when said payment section makes the payment;

a balance judgment section for discriminating whether or not a total balance of electronic money (~~hereinafter called "total balance"~~) remaining in the single storage section after the payment is smaller than said minimum balance; and

a control section for controlling said payment section to prohibit the payment from the single storage section if the result of the discrimination by said purpose judgment section is negative and if the result of the discrimination by said balance judgment section is positive, and to allow the payment within the range of ~~[[the]]~~ said total balance in the single storage section medium if the result of the discriminating in said purpose judgment section is positive.

Claim 17 (currently amended): A medium for ~~managing/holding~~ managing electronic money according to claim 16, wherein said balance judgment section compares the amount to be paid with a general balance, which is the amount obtained by subtracting said minimum balance from said total balance, to make the discrimination.

Claim 18 (currently amended): A medium for ~~managing/holding~~ managing electronic money according to claim 16, wherein said balance judgment section compares said

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total balance remaining after the payment with said minimum balance, to make the discrimination.

Claim 19 (currently amended): A medium for ~~managing/holding~~ managing electronic money according to claim 16, wherein said minimum balance setting section sets said minimum balance when electronic money is loaded to said storage section.

Claim 20 (currently amended): A medium for ~~managing/holding~~ managing electronic money according to claim 17, wherein said minimum balance setting section sets said minimum balance when electronic money is loaded to said storage section.

Claim 21 (currently amended): A medium for ~~managing/holding~~ managing electronic money according to claim 18, wherein said minimum balance setting section sets said minimum balance when electronic money is loaded to said storage section.

Claim 22 (currently amended): A medium for ~~managing/holding~~ managing electronic money according to claim 16, wherein if the result of the discrimination by said purpose judgment section is positive and also if the result of the discrimination by said balance judgment section is positive, said control section controls said payment section so as to allow the payment.

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Claim 23 (currently amended): A computer-readable recording medium in which an electronic money managing program for instructing a computer to execute a function of managing electronic money is recorded, the electronic money being defined as an electronic alternative to a currency and stored in a single storage section of said medium, said medium being adapted to be communicably connected with charging means for making charging by notifying said medium of payment purpose information along with an amount to be paid, the charging means being disposed independently of said medium, wherein said electronic money managing program instructs the computer to function as the following:

- a payment section for making a payment from the single storage section in response to the charging by the charging means;

- a minimum balance setting section for setting an amount payable only for a particular purpose as a minimum balance in said medium;

- a purpose judgment section for discriminating whether or not the payment from the single storage section is for the particular purpose, based on said payment purpose information received from the charging means, when said payment section makes the payment;

- a balance judgment section for discriminating whether or not a total balance of electronic money (~~hereinafter called "the total balance"~~) remaining in the single storage section medium after the payment is smaller than said minimum balance; and

- a control section for controlling said payment section to prohibit the payment from the single storage section if the result of the discrimination by said purpose judgment

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section is negative and if the result of the discrimination by said balance judgment section is positive, and to allow the payment within the range of [[the]] said total balance in the single storage section medium if the result of the discriminating in said purpose judgment section is positive.

Allowable Subject Matter

2. Claims 1-29 are allowed.
3. The following is an examiner's statement of reasons for allowance: See Applicant's remarks filed June 18, 2007.
4. The Reid reference has been cited for its teaching of dual use credit cards. The Wolpoff reference has been cited for its teaching of penalties incurred for failure to maintain minimum balances.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dan Kesack whose telephone number is 571-272-5882. The examiner can normally be reached on M-F, 9:00am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Respectfully Sumbitted,

Daniel Kesack
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September 14, 2007



HANI M. KAZIMI
PRIMARY EXAMINER